

REMARKS

Please reconsider this application in view of the above amendments and the following remarks. Applicant thanks the Examiner for carefully considering this application.

Disposition of Claims

Claims 1-148 were pending. Claims 42-45 and 116-119 are hereby withdrawn. Thus, claims 1-41, 46-115, and 120-148 remain pending. Claims 1, 26-28, 34, 46, 49, 73, 81, 106-108, 120, 144, and 147 are independent. The remaining claims depend, directly or indirectly, from claims 1, 28, 34, 46, 49, 73, 81, 108, 120, 144, and 147.

Drawings

Applicant respectfully requests that the Examiner indicate whether the drawings filed June 25, 2001 are accepted.

Restriction Requirement

The Examiner has indicated that restriction to one of the following inventions is required.

- I. Claims 1-41, 46-115, and 120-148 drawn to collecting and aggregating creditworthiness data, classified in class 705, subclass 38.
- II. Claims 42-45 and 116-119, drawn to displaying creditworthiness data, classified in class 705, subclass 35.

See Office Action dated April 6, 2007. Applicant hereby elects Group I without traverse and has withdrawn claims 42-45 and 116-119 accordingly.

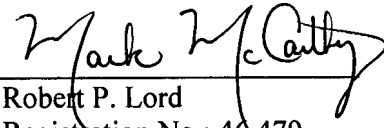
Conclusion

Applicant believes this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 37202/122001; 990001).

Dated: May 4, 2007

Respectfully submitted,

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